

Patent

Attorney's Docket No. 032668-006

#4

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

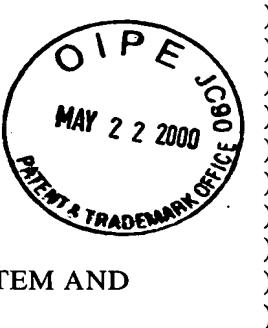
In re Patent Application of

Daniel I. FLITCROFT et al.

Application No.: 09/506,830

Filed: February 18, 2000

For: CREDIT CARD SYSTEM AND  
METHOD



Group Art Unit: 2768

Examiner: Unassigned

**REQUEST FOR CORRECTED OFFICIAL FILING RECEIPT**

Assistant Commissioner for Patents

Washington, D.C. 20231

Sir:

Enclosed is a copy of the Official Filing Receipt marked in red to show corrections that are needed. The corrections are as follows.

Delete the information in the Continuing Data as Claimed by Applicant section, and insert in its place the following:

- THIS APPLICATION IS A CIP OF 09/235,836 01/22/1999  
WHICH CLAIMS BENEFIT OF 60/147,153 08/04/1999  
AND CLAIMS BENEFIT OF 60/144,875 07/20/1999  
AND CLAIMS BENEFIT OF 60/134,027 05/13/1999  
AND CLAIMS BENEFIT OF 60/120,747 02/18/1999--.

Delete the Foreign Applications section.

Issuance of a corrected Official Filing Receipt is respectfully requested.

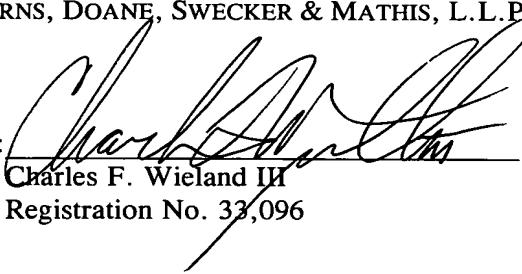
This Request for Corrected Official Filing Receipt is being filed to correct a Patent Office error. No fee is required. Enclosed is a copy of first page of the Application filed on February 18, 2000, showing the correct information was timely submitted.

[ ] The \$25.00 (576) fee required under 37 C.F.R. § 1.19(h) to correct an Official Filing Receipt due to applicant error: [ ] is enclosed; [ ] is authorized to be charged to Deposit Account No. 02-4800 and this paper is submitted in duplicate.

Respectfully submitted,

BURNS, DOANE, SWECKER & MATHIS, L.L.P.

By:

  
Charles F. Wieland III  
Registration No. 33,096

P.O. Box 1404  
Alexandria, Virginia 22313-1404  
(703) 836-6620

Date: May 22, 2000

## FILING RECEIPT



\*OC00000005077444\*

UNITED STATES DEPARTMENT OF COMMERCE  
Patent and Trademark OfficeAddress: ASSISTANT SECRETARY AND  
COMMISSIONER OF PATENT AND TRADEMARKS  
Washington, D.C. 20231

APPLICATION NUMBER	FILING DATE	GRP ART UNIT	FIL FEE REC'D	ATTY.DOCKET.NO	DRAWINGS	TOT CLAIMS	IND CLAIMS
09/506,830	02/18/2000	2768	786	032668-006	16	21	4

21839  
 BURNS DOANE SWECKER & MATHIS  
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 ALEXANDRIA, VA 223131404



Date Mailed: 04/26/2000

Receipt is acknowledged of this nonprovisional Patent Application. It will be considered in its order and you will be notified as to the results of the examination. Be sure to provide the U.S. APPLICATION NUMBER, FILING DATE, NAME OF APPLICANT, and TITLE OF INVENTION when inquiring about this application. Fees transmitted by check or draft are subject to collection. Please verify the accuracy of the data presented on this receipt. If an error is noted on this Filing Receipt, please write to the Office of Initial Patent Examination's Customer Service Center. Please provide a copy of this Filing Receipt with the changes noted thereon. If you received a "Notice to File Missing Parts" for this application, please submit any corrections to this Filing Receipt with your reply to the Notice. When the PTO processes the reply to the Notice, the PTO will generate another Filing Receipt incorporating the requested corrections (if appropriate).

## Applicant(s)

Daniel I Flitcroft, Dublin, IRELAND;  
 Graham O' Donnell, Dublin, IRELAND;

## Continuing Data as Claimed by Applicant

*omit*  
 THIS APPLICATION IS A CIP OF 09/235,836 01/22/1999  
 WHICH CLAIMS BENEFIT OF 60/099,614 09/09/1998  
 AND CLAIMS BENEFIT OF 60/098,175 08/26/1998  
 AND CLAIMS BENEFIT OF 60/092,500 07/13/1998

THIS APPLICATION IS A CIP OF 09/235,836 01/22/1999  
 WHICH CLAIMS BENEFIT OF 60/147,153 08/04/1999  
 AND CLAIMS BENEFIT OF 60/144,875 07/20/1999  
 AND CLAIMS BENEFIT OF 60/134,027 05/13/1999  
 AND CLAIMS BENEFIT OF 60/120,747 02/18/1999

## Foreign Applications

*omit*  
 IRELAND S98 0458 06/15/1998  
 IRELAND S98-0346 05/07/1998  
 IRELAND S98 0223 03/25/1998

If Required, Foreign Filing License Granted 04/26/2000

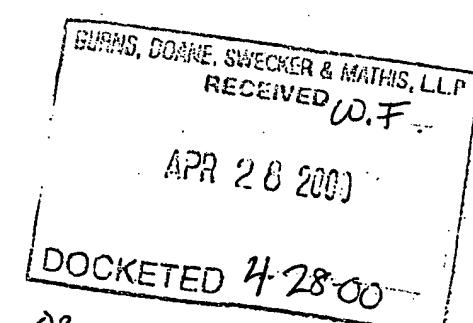
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## Title

Credit card system and method

## Preliminary Class

705



032668-006.001  
 Orbis Patents Ltd.  
 CFW

Data entry by : SASFAI, DAVID

Team : OIPE

Date: 04/26/2000



**LICENSE FOR FOREIGN FILING UNDER  
Title 35, United States Code, Section 184  
Title 37, Code of Federal Regulations, 5.11 & 5.15**

**GRANTED**

The applicant has been granted a license under 35 U.S.C. 184, if the phrase "IF REQUIRED, FOREIGN FILING LICENSE GRANTED" followed by a date appears on this form. Such licenses are issued in all applications where the conditions for issuance of a license have been met, regardless of whether or not a license may be required as set forth in 37 CFR 5.15. The scope and limitations of this license are set forth in 37 CFR 5.15(a) unless an earlier license has been issued under 37 CFR 5.15(b). The license is subject to revocation upon written notification. The date indicated is the effective date of the license, unless an earlier license of similar scope has been granted under 37 CFR 5.13 or 5.14.

This license is to be retained by the licensee and may be used at any time on or after the effective date thereof unless it is revoked. This license is automatically transferred to any related applications(s) filed under 36 CFR 1.53(d). This license is not retroactive.

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**NOT GRANTED**

No license under 35 U.S.C. 184 has been granted at this time, if the phrase "IF REQUIRED, FOREIGN FILING LICENSE GRANTED" DOES NOT appear on this form. Applicant may still petition for a license under 37 CFR 5.12, if a license is desired before the expiration of 6 months from the filing date of the application. If 6 months has lapsed from the filing date of this application and the licensee has not received any indication of a secrecy order under 35 U.S.C. 181, the licensee may foreign file the application pursuant to 37 CFR 5.15(b).

**PLEASE NOTE the following information about the Filing Receipt:**

- The articles such as "a," "an" and "the" are not included as the first words in the title of an application. They are considered to be unnecessary to the understanding of the title.
- The words "new," "improved," "improvements in" or "relating to" are not included as first words in the title of an application because a patent application, by nature, is a new idea or improvement.
- The title may be truncated if it consists of more than 600 characters (letters and spaces combined).
- The docket number allows a maximum of 25 characters.
- If your application was submitted under 37 CFR 1.10, your filing date should be the "date in" found on the Express Mail label. If there is a discrepancy, you should submit a request for a corrected Filing Receipt along with a copy of the Express Mail label showing the "date in."

Any corrections that may need to be done to your Filing Receipt should be directed to:

Assistant Commissioner for Patents  
Office of Initial Patent Examination  
Customer Service Center  
Washington, DC 20231



**COPY**

-1-

Patent  
Att'y Dkt. No. 032668-006

## CREDIT CARD SYSTEM AND METHOD

This application is a continuation-in-part of U.S. Non-Provisional Application No. 09/235,836 filed January 22, 1999. This application claims the benefit of U.S. Provisional Application No. 60/120,747 filed February 18, 1999; U.S. Provisional Application No. 60/134,027 filed May 13, 1999; U.S. Provisional Application No. 60/144,875 filed July 20, 1999 and U.S. Provisional Application No. 60/147,153 filed August 4, 1999, the entire contents of each of which are incorporated by reference herein.

## BACKGROUND

10 1. Field of the Invention

This invention relates to a credit card system and method, and more particularly, to a credit card system and method offering reduced potential of credit card number misuse.

## 2. Related Art

15 The development of retail electronic commerce has been relatively slow in spite of the perceived demand for such trade. The single greatest deterrent to the expansion of retail electronic commerce is the potential for fraud. This potential for fraud has been a major concern for the credit card companies and financial institutions as well as the customers and the providers of the goods and services.

20 The former are concerned about fraud because essentially the financial institutions have to bear the initial cost of the fraud. Additionally, the credit card companies have an efficient credit card system which is working well for face to face transactions, i.e., "card present" transactions where the credit card is physically presented to a trader and the trader can obtain the credit card number,

**COPY**

#3

## FORMALITIES LETTER



\*OC00000005077445\*

UNITED STATES DEPARTMENT OF COMMERCE  
Patent and Trademark OfficeAddress: COMMISSIONER OF PATENT AND TRADEMARKS  
Washington, D.C. 20231

APPLICATION NUMBER	FILING/RECEIPT DATE	FIRST NAMED APPLICANT	ATTORNEY DOCKET NUMBER
09/506,830	02/18/2000	Daniel I Flitcroft	032668-006

21839  
 BURNS DOANE SWECKER & MATHIS  
 P O BOX 1404  
 ALEXANDRIA, VA 223131404



Date Mailed: 04/26/2000

## NOTICE TO FILE MISSING PARTS OF NONPROVISIONAL APPLICATION

FILED UNDER 37 CFR 1.53(b)

*Filing Date Granted*

An application number and filing date have been accorded to this application. The item(s) indicated below, however, are missing. Applicant is given TWO MONTHS from the date of this Notice within which to file all required items and pay any fees required below to avoid abandonment. Extensions of time may be obtained by filing a petition accompanied by the extension fee under the provisions of 37 CFR 1.136(a).

- The oath or declaration is unsigned.
- To avoid abandonment, a late filing fee or oath or declaration surcharge as set forth in 37 CFR 1.16(e) of \$130 for a non-small entity, must be submitted with the missing items identified in this letter.
- **The balance due by applicant is \$ 130.**

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*A copy of this notice **MUST** be returned with the reply.*

Customer Service Center

Initial Patent Examination Division (703) 308-1202

## PART 2 - COPY TO BE RETURNED WITH RESPONSE

Decl due 6-26-00

05/23/2000 NLUANG 00000086 09506830

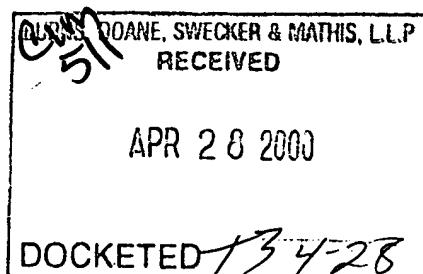
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Patent  
Attorney's Docket No. 032668-006

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of

Daniel I. FLITCROFT et al.

Application No.: 09/506,830

Filed: February 18, 2000

For: CREDIT CARD SYSTEM AND  
METHOD

Group Art Unit: 2768

Examiner: Unassigned



**TRANSMITTAL LETTER FOR MISSING PARTS OF APPLICATION**

**BOX: MISSING PART**

Assistant Commissioner for Patents  
Washington, D.C. 20231

Sir:

In complete response to the Notice to File Missing Parts of Application Under 37 C.F.R. § 1.53(e) dated April 26, 2000, enclosed please find:

- a Combined Declaration and Power of Attorney signed by the inventor(s) and the surcharge of [ ] \$65.00 (205)  \$130.00 (105) as set forth in 37 C.F.R. § 1.16(e);
- Note that the inventor(s) identified on the currently filed Combined Declaration and Power of Attorney are different than listed on the application filing papers.
- a Statement Claiming Small Entity Status;
- a Request for Refund;
- a Petition for Extension of Time;
- a verified English translation of the Application, and the \$130.00 (139) fee as set forth in 37 C.F.R. § 1.17(k);
- an Assignment document and a separate check for the Assignment recordation fee;
- other \_\_\_\_\_;
- a check in the amount of \$ 130.00 for the fee due for missing parts; and

Transmittal Letter for Missing Parts of Application  
Attorney's Docket No. 032668-006  
Application No. 09/506,830  
Page 2

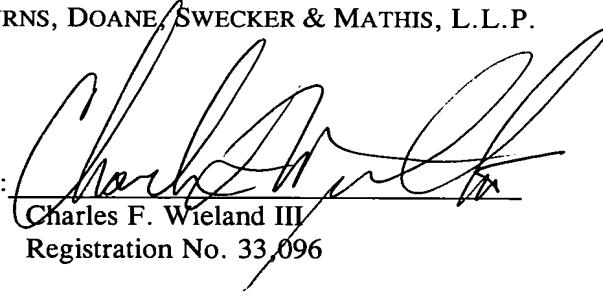
[ ] charge \$ \_\_\_\_\_ to Deposit Account No. 02-4800 for the fee due for missing parts.

The Commissioner is hereby authorized to charge any appropriate fees under 37 C.F.R. §§ 1.16, 1.17 and 1.21 that may be required by this paper, and to credit any overpayment, to Deposit Account No. 02-4800. This paper is submitted in duplicate.

Respectfully submitted,

BURNS, DOANE, SWECKER & MATHIS, L.L.P.

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By:   
Charles F. Wieland III  
Registration No. 33,096

Date: May 22, 2000